

Prepared by and Return to:  
Hugh H. Armistead, Attorney  
MS Bar No. 1615  
6879 Crumpler Boulevard, Suite 100  
Olive Branch, MS 38654  
662-895-4844

HUGH H. ARMISTEAD,  
SUBSTITUTE TRUSTEE  
6879 Crumpler Boulevard, Suite 100,  
Olive Branch, MS 38654  
Business No.: (662) 895-4844

GRANTOR,

TO

SUBSTITUTE TRUSTEE'S DEED

FIRST SECURITY BANK,  
A Mississippi Banking Corporation,  
P.O. Box 69, Olive Branch, MS 38654  
Business No.: (662) 890-1043

GRANTEE

**INDEXING INSTRUCTIONS:**

Lot 51, Emery Hills Subdivision, in Section 27, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Pages 23-24, in the Chancery Clerk's Office of DeSoto County, Mississippi.

WHEREAS, on April 30, 2009, Robert Lee Gallagher, Jr. and Elizabeth Tate Gallagher executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3027, at Page 682, corrected and re-recorded in Deed of Trust Book No. 3291, at Page 382, to which reference is herein made; and

WHEREAS, First Security Bank substituted and appointed Hugh H. Armistead as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, Colmon Mitchell, by instrument dated the 15th day of April, 2011, and filed in Deed of Trust Book No. 3294, at Page 152, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

**WHEREAS**, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee to sell said land and property in accordance with the terms of said Deed of Trust.

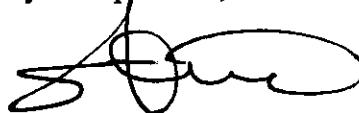
**THEREFORE**, in consideration of the premises, **I, Hugh H. Armistead, Substitute Trustee**, pursuant to said request, on **Wednesday, September 21, 2011**, between the legal hours of 11:00 o'clock A.M. and 4:00 o'clock P.M., at the East door of the County Courthouse of DeSoto County, at Hernando, Mississippi, offered for sale and sold at public outcry to **First Security Bank, a Mississippi Banking Corporation**, it having made the highest bid for cash in the amount of **One Hundred Ninety-Nine Thousand and 00/100 Dollars (\$199,000.00)**, the following described land and property, situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

**Lot 51, Emery Hills Subdivision, in Section 27, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Pages 23-24, in the Chancery Clerk's Office of DeSoto County, Mississippi.**

The time, terms and place of sale were duly advertised on August 30, 2011, September 6, 2011, and September 13, 2011; three (3) consecutive weeks preceding said sale; by publication in The DeSoto Times-Tribune, a newspaper published and having a general circulation in DeSoto County, Mississippi, as shown on the Proof of Publication attached hereto and made a part hereof by reference; and by posting a Substitute Trustee's Notice of Sale upon the bulletin board of the DeSoto County Courthouse in Hernando, Mississippi, on August 29, 2011, and remaining thereon through the date of sale, September 21, 2011.

**THEREFORE**, in consideration of the sum of **One Hundred Ninety-Nine Thousand and 00/100 Dollars (\$199,000.00)**, cash in hand paid, I, Hugh H. Armistead, Substitute Trustee, do hereby sell, convey and warrant unto **First Security Bank, a Mississippi Banking Corporation**, the herein-above described land.

WITNESS MY SIGNATURE, on this the 21st day of September, 2011.



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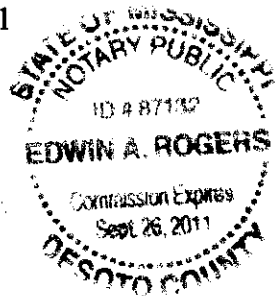
**HUGH H. ARMISTEAD,  
SUBSTITUTE TRUSTEE**

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 21st day of September, 2011, within my jurisdiction, the within named Hugh H. Armistead, who acknowledged that he is the Substitute Trustee, and that in said representative capacity, he executed the above and foregoing instrument, after first having been duly authorized to do so.

Ed. A. Rogers  
NOTARY PUBLIC

My Commission Expires: 09/26/11



# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 30, 2009, Robert Lee Gallagher, Jr. and Elizabeth Tate Gallagher executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3027, at Page 882, corrected and re-recorded in Deed of Trust Book No. 3291, at Page 382, to which reference is herein made; and

WHEREAS, First Security Bank substituted and appointed Hugh H. Armistead as Substitute Trustee in and for the above described Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, Colmon Mitchell, by instrument dated the 15th day of April, 2011, and filed in Deed of Trust Book No. 3294, at Page 152, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on Wednesday, September 21, 2011, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lot 51, Emery Hills Subdivision, in Section 27, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Pages 23-24, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Volume No. 116 on the 30 day of Aug., 2011

Volume No. 116 on the 6 day of Sept., 2011

Volume No. 116 on the 13 day of Sept., 2011

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Diane Smith

I will sell and convey only such title as is vested in me as Substitute Trustee.  
WITNESS my signature, this the 29th day of August, 2011.  
/s/ Hugh H. Armistead  
HUGH H. ARMISTEAD, Substitute Trustee  
6879 Crumpler Boulevard, Suite 100  
Olive Branch, MS 38654  
662-895-4844  
Publish: August 30th, September 6th, and September 13th, 2011

Sworn to and subscribed before me, this 13 day of Sept., 2011

Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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